

Maryland Child Care Resource Network

# Demographics 2010

# Maryland Report

Maryland is the center of the Boston-Atlanta corridor on the Atlantic Seaboard. The State borders Washington, D.C., the nation's capital. Among the 50 states, Maryland ranks 42nd in size and 19th in population. Its per capita income is the 4th highest in the U.S. Approximately 90% of Maryland's 5.6 million residents live in the Baltimore-Washington corridor.

Named one of the Top Ten states for child care for six consecutive years by *Working Mother* magazine, Maryland continues to receive excellent marks for the quality and safety of its child care and for its commitment to improving child care.

Source: Maryland Department of Business and Economic Development (DBED) 2008-2009.

Maryland Family Network, Inc. (MFN), as operator of the Statewide Child Care Resource Network, has prepared the Child Care Demographics Maryland Report series for those interested in child care trends across the state. The series includes reports for the State, for each of Maryland's 23 counties and the City of Baltimore.

This publication was produced as a work for hire for the benefit of, and with funds from, the Maryland State Department of Education.

# Number of Maryland Children under 12 with Mothers in the Work Force<sup>1</sup>

 $647,792 - 75\%^2$  of total 2009 child population under 12 (863,723).

'Source: MFN/LOCATE: Child Care. <sup>2</sup>Percent based on 2000 census data. Total population number based on Geolytics, Inc. Estimate Professional 2009/2014. Data is not directly comparable to earlier reports.

# Frequently Requested Child Care Information

#### **Child Population 2000**

Age Group	Number in age group
0-1	139,912
2-4	213,481
5-9	391,318
10-11	162,481
Total	907,192

Source: Maryland Department of Planning (MDP), 2000 Census Summary File 1.

# **Child Care Costs as Compared to Other Major Household Expenses**

County	Estimated Child Care Cost <sup>1</sup>	Median Family Income <sup>2</sup>	%of Median Income Spent On Child Care	Child Care Cost Ranked w/Other Major Household Exp <sup>3</sup>
Allegany	\$ 9,485	\$ 50,034	19.0%	1
Anne Arundel	\$19,337	\$ 86,748	22.3%	1
Baltimore County	\$16,561	\$ 75,068	22.1%	1
Calvert	\$16,403	\$ 89,098	18.4%	2
Caroline	\$11,734	\$ 51,999	22.6%	1
Carroll	\$16,707	\$ 83,716	20.0%	2
Cecil	\$14,338	\$ 70,120	20.4%	1
Charles	\$17,912	\$ 84,967	21.1%	2
Dorchester	\$10,818	\$ 49,554	21.8%	1
Frederick	\$18,937	\$ 85,127	22.2%	2
Garrett	\$ 8,596	\$ 44,299	19.4%	3
Harford	\$17,809	\$ 81,717	21.8%	2
Howard	\$22,249	\$115,390	19.3%	2
Kent	\$11,753	\$ 55,096	21.3%	1
Montgomery	\$22,885	\$106,616	21.5%	2
Prince George's	\$17,309	\$ 77,346	22.4%	1
Queen Anne's	\$15,436	\$ 78,765	19.6%	2
St. Mary's	\$15,759	\$ 76,295	20.7%	2
Somerset	\$10,679	\$ 44,633	23.9%	1
Talbot	\$13,661	\$ 63,617	21.5%	1
Washington	\$13,399	\$ 58,277	23.0%	1
Wicomico	\$12,403	\$ 55,419	22.4%	1
Worcester	\$12,785	\$ 56,073	22.8%	1
Baltimore City	\$14,842	\$ 43,140	34.4%	1

NOTE: Child Care and other household expenses are based on a family of 4 that included a couple and two children ages 1-2 and 3-5 years. The household expenses considered include housing, income taxes, and food. 'Combined average of full-time care for an infant in a family child care home and a preschooler in a child care center (LOCATE, 2009). 'Current income as shown in the 2nd Quarter 2009 EDIS Report. This data cannot be compared to previous data. 'Housing costs based on U.S. Bureau of the Census 2000 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. Taxes based on maximum federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of the Comptroller (2009). Taxes do not reflect Earned Income Credit.

# Demographics

## Maryland

## **Population Information**

#### Child Population<sup>1</sup>

	1990	2000
0-3 years	216,136	209,218
3-4 years	141,682	144,175
5 years	69,456	74,546
6-9 years	262,917	316,772
10-11 years	124,328	162,481
Total	814,519	907,192

<sup>&#</sup>x27;Source: U.S. Bureau of the Census Summary Tape File 1A (STF 1A), 1990, 2000 Censuses. Age breakdowns prepared by MFN.

#### Female Population (selected ages)

Age Group	1995¹	<b>2000</b> <sup>2</sup>
20-24	161,889	157,643
25-29	199,684	176,396
30-34	235,935	209,334
Total	597,508	543,373

<sup>&</sup>lt;sup>1</sup>Source: MDP Population Projections 7/97.

# Work Force Information Total Population Ages 16+ in Work Force

	Maryland
2000	
Female	1,351,034
Male	1,418,491
1990	
Female	1,238,003
Male	1,401,893
Change	
Female	9.1%(+)
Male	1.2%(+)

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, April 2002 based on STF 3A.

#### Females (16+) with Children

Age Group	2000	1990	Change
Total females (16+) with children under 6	160,214	301,599	46.9%(-)
Total females (16+) with children under 6 in the work force	112,065	199,714	43.9%(-)
Total females (16+) with children 6-17	383,095	313,400	22.2%(+)
Total females (16+) with children 6-17 in the work force	304,898	252,604	20.7%(+)

#### **Total Population**

	Maryland
2000	5,296,486
1995	5,046,079
1990	4,780,753
1980	4,216,975

Source: U.S. Bureau of the Census Summary Tape File 1A (STF 1A), 2000, 1990, 1980 Censuses of Population and Housing and Maryland Department of Planning Data Services, Revisions, 6/95.

#### Male Population (selected ages)

Age Group	1995¹	2000 <sup>2</sup>
20-24	168,582	156,486
25-29	195,991	166,474
30-34	227,117	196,317
Total	591,690	519,277

Source: MDP Population Projections 7/97. Spread of ages by LOCATE: Child Care PMDP Census 2000 Summary File 1.

#### Households

	1990	2000
Total household population	4,666,897	5,162,430
Total # of households	1,748,991	1,980,859
Average household size	2.67	2.61

Source: Census 2000 Summary File 1. Produced by the Maryland Department of planning, Planning Data Services.



<sup>&</sup>lt;sup>2</sup>MDP Census 2000 Summary File 1.

### **Census Information**

#### **Families and Poverty**

- anning and	o ro. cy				
	1990	%	2000	%	%Change
All Families	1,256,327	100%	1,359,318	100%	8.2%(+)
Families Below					
Poverty Level	75,313	6.0%	83,232	6.1%	10.5%(+)
All Families w/Children Under 6**	281,342	100%	150,011	N/A*	N/A*
Families w/Children Under 5 Below Poverty Level	30,301	10.8%	30,328	N/A*	N/A*
All Families w/Children Under 18	649,622		·	<u> </u>	1.9%(+)
Families w/Children Under 18 Belov Poverty Level	v 58,455	9.0%	64,063	9.7%	9.6%(+)

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, April 2002 based on STF 3A. Measurements of poverty status are based in income received from the previous year.

#### **Educational Attainment**

	Maryland	% Adult pop. over 25 Yrs
High School Grad or		
Higher	2,930,509	83.8%
Bachelor's		
Degree or Higher	1,099,360	31.4%

Source: U.S. Bureau of the Census, 2000. Prepared by MDP, April 2002 based on STF 3A.  $\,$ 

#### **Children and Poverty**

	1990	%	2000	%	%Change
Total Related Children Under 18 1	,136,669	100%	1,194,489	100%	5.1%(+)
Total Children Under 18 Belo	w				
Poverty Level	124,149	10.9%	141,877	11.9%	14.3%(+)
Total Related Children Under 5	350,185	100%	302,767	100%	13.5%(-)
Total Children Under 5 Below Poverty Level	, 41,698	11.9%	40,331	13.3%	3.3%(-)
Total Related Children 5-17	786,484	100%	891,722	100%	13.4%(+)
Total Children 5-17 Below Poverty Level	82,451	10.5%	101,546	11.4%	23.2%(+)

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, August 2002 based on STF 3A. Measurements of poverty status are based in income received from the previous year.

#### **Families**

Maryland	d Total	Total # of All Families With Related Children Under Age 6	Total # of All Families With Related Children Under Age 18
1990	1,256,327	281,342**	649,622
2000	1,359,318	150,011	662,172
Change	8.2%(+)	N/A*	1.9%(+)

Source: U.S. Bureau of the Census, 1990 and 2000 Censuses. Prepared by MDP, April 2002 based on Summary tape File 3A (STF 3A). See "Census of Population and Housing" in definitions section for additional information.

<sup>\*</sup>Comparable data not available from 1990 Census.

<sup>\*\*</sup>Data collected in 1990 was for children under 5.

<sup>\*</sup> Comparable data not available for 1990 Census.

<sup>\*\*</sup>Data collected in 1990 was for children under 5.

## Maryland

### Income, Unemployment and Housing Information

#### **Annual Wage Rate Information**

Public School Teacher Salary Average (MD)	\$62,849
Nonpublic School Teacher Average (Maryland)	\$48,622
Family Child Care Provider (Maryland)	\$28,559
Child Care Center Director (Maryland)	\$34,945
Center Senior Staff/Teacher (Maryland)	\$23,927
Center Aide (Maryland)	\$16,048

Sources: MSDE, Oct 2008, Association of Independent Maryland Schools (AIMS), 2009-10 school year, and MFN's 2009 Statewide Survey of Family Child Care Providers and Child Care Centers.

#### **Family Income**

Median Family Income, 2000 Census	
Maryland	\$61,876

Source: U.S. Bureau of the Census, 2000 Census. Prepared by MDP, May 2002 based on STF 3A.

# Median Household Effective Buying Income (EBI): Maryland \$53,064

	Percent Households
<b>EBI Distribution</b>	Maryland
under \$25,000	17.8%
\$25,000 - \$49,999	28.9%
\$50,000 - \$74,999	22.3%
\$75,000+	31.0%

Source: Reprinted by permission: Copyright © Market Statistics, 2009. Demographics USA-County Ed. Median Household Effective Buying Income (EBI) is not directly comparable to 1997 or earlier reports.

#### **Average Weekly Cost of Full-time Child Care**

Maryland		
	Family Child Care Programs	Child Care Centers
0-23 months	\$167.12	\$236.25
2-4 years	\$140.15	\$163.22
5 years <sup>1</sup>	\$129.41	\$153.53
School Age Full <sup>2</sup>	\$118.59	\$142.76
School Age B/A <sup>3</sup>	\$84.66	\$96.16

Source: MFN/LOCATE: Child Care, 7/09.

<sup>1</sup>Average cost of full time care for a 5 year old. Defined as child being in full time child care or being in kindergarten and out-of-school child care, i.e., holidays, school closures and summers. <sup>2</sup>Average cost of full time care for a 6+ school age child (out-of-school child care, i.e., holidays, school closures and summers). <sup>3</sup>Average cost of before and after school child care.

#### **Unemployment Rate**

	Maryland
1996	4.9%
1997	4.7%
1998	4.3%
1999	3.3%
2000	3.4%
2001	4.0%
2002	3.9%
2003	4.1%
2004	3.9%
2005	3.9%
2006	3.7%
2007	3.6%
2008	4.5%
2009	7.1%

Source: Maryland Department of Labor, Licensing and Regulation (DLLR), Sept 2009.

#### **Housing Information**

	Maryland
Owner-Occupied housing	1,341,751 (68%)
Renter-Occupied housing	639,108 (35%)

Note: Percentage is based on total occupied housing units.

	Maryland
Mean value of Owner-	
Occupied Housing	\$146,000
Median Selected Monthly Owner Costs With a Mortgage	\$1,296
Median Gross Residential Monthly Rent	\$689

Source: U.S. Bureau of the Census STF 1A and STF 3A, 2000 Census. Prepared by MDP, May 2002. Percentage based on total occupied housing units prepared by MFN.

## Supply of Regulated Early Childhood Programs and Education

## Children's Programs by Type with Capacity/Enrollment

Pro	# of ograms	Capacity
Family Child Care Providers	8,786	64,520
*OCC Licensed Group Programs	2,731	158,262
8-12 Hour Child Care Centers	1,529	96,105
Infant/Toddler	782	10,591
Part-Day	501	N/A
Before/after School		
(School & Center-Based)	1,792	N/A
Employer-Sponsored Centers	75	5,772
Youth Camps	783	N/A
Nursery Schools	397	N/A
Kindergarten	303	N/A
**Head Start/Early Head Start	241	enrollment: 10,228
***Public Pre-Kindergarten	639	

<sup>\*</sup>Note: Numbers do not total because facilities may have more than one type of program. Unless otherwise indicated, all programs are privately funded.

\*\*= federally funded \*\*\*= state funded

Source: MFN/LOCATE Child Care, 7/09; Maryland State Department of Education; Department of Health and Mental Hygiene.

#### **Education**

#### **Public and Private Schools (Elementary and Middle)**

	Public	Private
Elementary Schools	806	78
Middle Schools	234	14
Combined	85	336

#### **Elementary School Enrollment**

	Public	Private
Pre-Kindergarten		
(include EEEP):	26,821	27,285
Kindergarten	60,530	8,560
Grades 1 - 6	301,893	43,954
Total	389,244	79,799

Source: MSDE, 2008-09 school year. Enrollment figures are for September 30, 2008. Private schools include MSDE approved schools and those operated by a taxexempt religious organization which hold a letter of exemption from approval in accordance with State law.

## **Density of Family Providers and Center Programs** by Jurisdiction

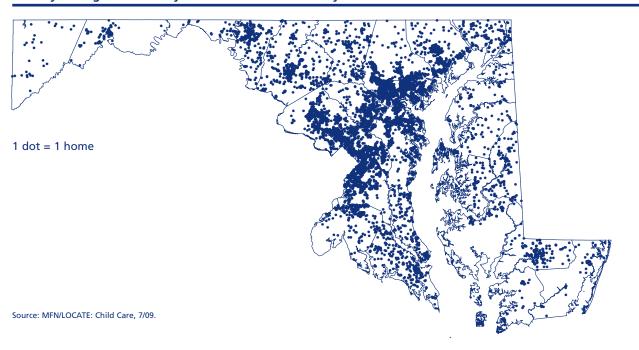
The following chart shows the number of registered family child care providers and licensed full-day child care centers in Maryland as of July 1, 2009.

Jurisdiction	Family Providers	Capacity	8-12 Hou Centers	r Capacity
A II		670	20	1.000
Allegany	90	678	20	1,089
Anne Arundel	694	5,106	94	7,193
Baltimore	1,143	8,462	199	12,845
Calvert	177	1,258	35	1,621
Caroline	133	993	7	280
Carroll	236	1,718	50	3,797
Cecil	176	1,302	21	1,103
Charles	336	2,400	41	2,883
Dorchester	62	467	11	324
Frederick	478	3,289	51	4,011
Garrett	29	226	12	366
Harford	467	3,423	45	3,619
Howard	449	3,258	82	7,169
Kent	38	249	5	152
Montgomery	1,016	7,364	243	16,475
Prince George's	1,204	9,197	286	16,717
Queen Anne's	125	826	7	511
St. Mary's	247	1,772	28	1,256
Somerset	34	257	7	287
Talbot	76	588	8	672
Washington	352	2,603	28	2,080
Wicomico	152	1,122	31	2,009
Worcester	45	339	15	659
Baltimore City	1,027	7,633	203	8,987
Totals	8,786	64,520	1,529	96,105

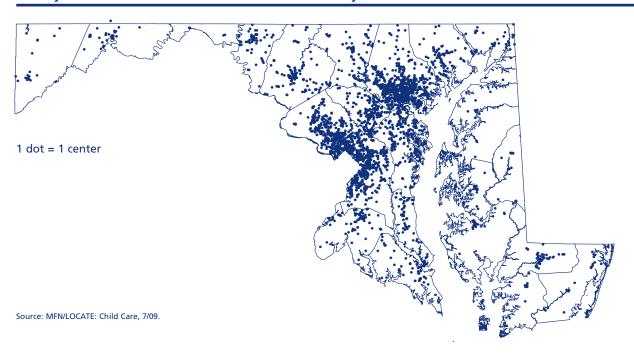
Source: MFN/LOCATE: Child Care, 7/09.

## **Supply of Regulated Child Care**

#### **Density of Regulated Family Child Care Homes in Maryland**

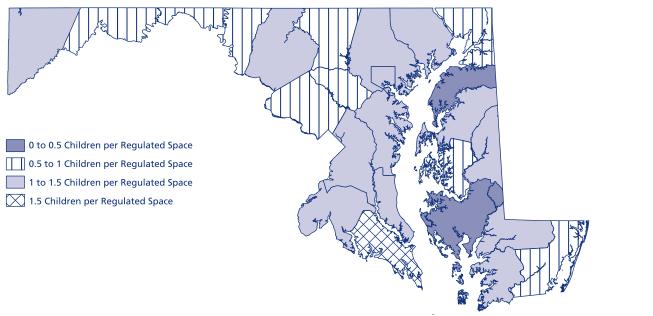


#### Density of Licensed 8-12 Hour Child Care Centers in Maryland



### Supply of Regulated Child Care

#### Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



This map is based on the total population of children 0-5 yrs. Child population numbers are taken from Geolytics, Inc. Estimate Professional 2009/2014. When assessing the need for child care, the results of the National Child Care Survey 1990 also should be considered which indicate that approximately 66% of the working mothers surveyed used no supplemental care or utilized care by relatives, caregivers in the child's own home, or other arrangements. Only 34% utilized care in regulated out-of-home settings. See "National Child Care Survey 1990" in definition section for additional information.

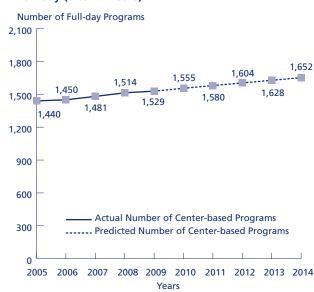
Source: U.S. Bureau of the Census STF 3B, 2000 Census: MFN/LOCATE: Child Care, 7/09.

#### Past and Anticipated Growth Patterns for Family/Center Providers

#### Family Child Care Providers in Maryland 2005-2014

### **Number of Family Child Care Providers** 18,000 15.000 12,000 7,651 9.689 8,293 7,865 6,000 **Actual Number of Family Child Care Providers** 3,000 ----- Predicted Number of Family Child Care Providers 2007 2008 2009 2010 2011 2012 2013 2014 2005 2006

#### Center-based Programs in Maryland 2005-2014 Full-day (8 to 12 hours)



These predictions were generated with the use of the Cycle Regression Analysis Model. This model is being developed as part of the FORECAST system by Dr. LeRoy Simmons and Mr. George Wright of Loyola College. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care. For further information, contact Arna Griffith, 410.752.7588.

## Maryland

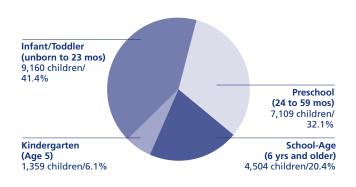
### **Demand for Child Care**

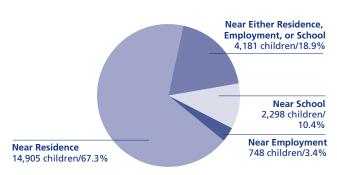
#### Children Served by Age

N=22,132

#### **Children Served by Locational Preferences for Care**

N=22,132





Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

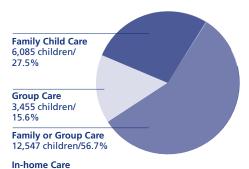
Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

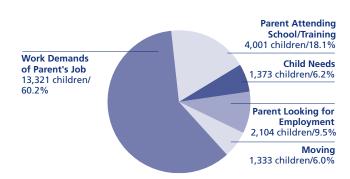
#### Children Served by Type of Care Preferred

N=22,132

#### **Reason Child Care is Needed**

N=22,132





45 children/0.2%

Other Combination\* 0 children/0%

Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

\* Indicates all other combinations of Family Care, Group Care and In-home Care

Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

#### Demand for Child Care

## Number of Children Served by LOCATE: Child Care 22.132 children (7/1/08-6/30/09)

#### Full-time or Part-time Care Needs of Children Served N=22,132

Full-time: 14,798 children (66.9%)

Part-time: 6,890 children (31.1%)

Other\*: 444 children (2.0%)

Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

#### **Child Care Subsidy Program (formerly POC)**

# LOCATE Calls received from parents with children eligible for or receiving Purchase of Care Subsidy 12,206 (55.2% of all calls)

Note: The Child Care Subsidy is a statewide subsidy program funded with federal and state dollars and administered by the Maryland State Department of Education through the local Department of Social Services.

The Working Parents Assistance Program is a separate county-wide child care subsidy program funded and administered by Montgomery County Government for eligible working families.

Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

# Major Reasons Parents Could Not Find Child Care in Maryland

Reason	Count
Cost	472
Combination of ages	249
No vacancies for infant	204
Schedule	184
Other	153
Location	115
Quality of care	96
No vacancies for school age	53
No vacancies for preschool	49
Transportation/escort	42
Special needs experience	19
No part time	12

Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

## Major Factors Important to Parents Who Found Child Care in Maryland

Reason	Count
Proximity to home	1,629
Quality of care	1,376
Educational program	909
Cost	927
Appearance/facilities	667
Hours of operation	681
Family setting	580
Only provider/program with vacancy	317
Proximity to work	286
Group size	282
Escort	278
Proximity to school	240
Nearby transportation	83
Offered part time care	80
Special needs experience	75
Did not provide response	9
Environment	2

Source: LOCATE: Child Care, Maryland Family Network and The Maryland Child Care Resource Network (7/1/08-6/30/09).

### Supply of Child Care

#### **Child Care Subsidy Program**

Family Child Care Providers willing to care for CCS children in Maryland

6,819 (77.6% of total family child care providers)

Child Care Centers willing to care for CCS children in Maryland

1,237 (80.9% of total child care centers)

Source: MFN/LOCATE: Child Care, 7/09.

**Maryland FY 10 Allocation** 

\$104,101,499 = 25,559 full-time children

Source: Maryland State Department of Education, Office of Child Care.

#### **Special Needs Child Care**

Family providers who serve/have served children with special needs

4,839 (55.1% of total family child care providers in Maryland)

Centers who serve/have served children with special needs

1,045 (68.3% of total child care centers in Maryland)

<sup>\*</sup> Includes requests for sick, backup and temporary care.

# Demographics

### Maryland

### **Definitions**

Before/After-School Care: School-Age child care offers care to children enrolled in Kindergarten or above. Care is provided before and/or after school and during school holidays/vacations. Programs are licensed by the Office of Child Care. Programs may operate from a school building or other licensed facility.

Census of Population and Housing: There are two versions of the 2000 Census questionnaire: a short form which asks a limited number of population and housing questions of all households, and a long form questionnaire which asks additional social and economic questions of a sample of all households. The data contained in the Census Summary Tape File 1 A (STF 1 A) are based on the questions which were asked of all persons, while the data from the Census Summary Tape File 3A (STF 3A) are based on the sample questionnaire. The user should note that data obtained from a sample are subject to sampling variability, and that there are limitations to many of these data.

Child Care: The care or supervision of a child when the child's parent has given the child's care over to another for some portion of a 24-hour-day as a supplement to the parent's primary care of the child. (OCC)

Child Care Center: Child care provided in a facility that, for part or all of the day, provides care to children in the absence of the parent. Centers are licensed by the Office of Child Care.

Child Care Subsidy Program (formerly POC): Provides financial assistance to eligible families in securing care for their children in registered family child care homes or licensed child care centers while parents/guardians are attending school, working, or in job training.

Children with Special Needs: Children who, because of a disability or other special educational, developmental, physical, emotional, behavioral, or medical condition, require additional care, or whose activities are restricted by a certain condition. (OCC)

**Current Median Family Income:** Current median family income is the value presented in the Economic Development Intelligence System, (EDIS) 2nd Quarter 2009 report.

**Current Population Estimates:** Current population estimates are based on GeoLytics, Inc. Estimate Professional 2009/2014.

**Educational Attainment:** The highest level of school completed or the highest degree received. Educational attainment figures were used for persons over 25 years of age. (U.S. Bureau of the Census)

**Effective Buying Income:** Personal income less personal tax and nontax payments. It is commonly known as "Disposable personal income." (DBED)

**Employer-Sponsored Centers:** A child care center located on-site or off-site which is sponsored by a corporation, business, or other employer. Employees are given priority for enrollment slots.

Family Child Care: The care given to a child younger than 13 years old or to a developmentally disabled person younger than 21 years old, in place of parental care for less than 24 hours a day, in a residence other than the child's residence and for which the provider is paid. Regulations allow a family child care provider to care for as many as eight children at any time. (OCC)

Family Household Income: Family includes a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. A household can contain only one family for purposes of census tabulations. Information on money income received in the calendar year 1999 was requested from persons 15 years and over. (U.S. Bureau of the Census)

Head Start: Project Head Start provides comprehensive developmental services for children from low-income families. Head Start is comprised of four components including Education, Health, Parent Involvement, and Social Services. Head Start Centers serve children from age 3 to school entry age from income eligible families.

Infant/Toddler: In the State of Maryland, "infant" means a child under 18 months old. "Toddler" means a child 18 months old or older but younger than 2 years old. (OCC) MFN reports "infant" as a child birth through 23 months of age.

**Kindergarten:** An instructional program for children who are 5 years old by September 1st of each academic year. Programs may be operated by a private or public school. Kindergarten is the year of school which precedes entrance to first grade.

The National Child Care Survey 1990: (NCCS) contains information on demand and parental preferences for care based on a nationally representative sample of families with children younger than age 13. The NCCS examined the type of care and education (excluding formal schooling) that parents use to supplement their own care of children. Employed mothers were surveyed regarding the primary supplemental care arrangements used for the most hours per week by their youngest child excluding school or kindergarten attendance.

## Maryland

# Demographics Demographics

#### **Definitions**

The results indicate that 66% of the employed mothers surveyed used no supplemental care, or utilized care by relatives, by caregivers in the child's own home, or other arrangements. Family child care homes or child care centers were used as the primary supplemental care arrangement by the remaining 34%. The mother's utilization of out-of-home care varied with the age of the child, with 42% of children under 3 years of age, 60% of children ages 3-4 years, and 21% of children 5-12 years placed in these settings for supplemental care.

**Nursery Schools:** An instructional program approved or exempted by the Maryland State Department of Education for children who are two through four years old. The maximum length of the program is 6 hours per day, however most operate only a few hours per day and may meet only two or three times per week for a nine month period.

Owner Costs with Mortgage (Selected Monthly): The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire hazard, and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. (U.S. Bureau of the Census)

**Part Day:** A program regulated by OCC with an educational focus for children one or two years before entering kindergarten. These programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Pre-Kindergarten: These are publicly funded pre-kindergarten programs for eligible 4-year-old children administered by local boards of education or qualified vendors. The programs have the overall goal of providing learning experiences to help children develop and maintain school readiness skills necessary for successful school performance. Local school systems shall enroll all 4-year-old applicants from economically disadvantaged or homeless families.

**Poverty Level:** The poverty guideline for a family of four persons was \$22,050 in 2009. (U.S. Department of Health and Human Services, OCT 2009)

Renter Occupied Gross Monthly Rent: Monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter. All occupied housing units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied. (U.S. Bureau of the Census)

**Small Centers:** A small center is licensed by the Office of Child Care for a maximum of 12 children. It may be in a residential or non-residential setting.

Unemployment Rate: Civilians 16 years old and over are classified unemployed if they (1) were neither "at work" nor "with a job but not at work"during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included were civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off. (U.S. Bureau of the Census)

**Youth Camps (Licensed):** A day camp, residential camp, travel camp, or trip camp licensed by the Department of Health and Mental Hygiene.



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